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In re Application of:

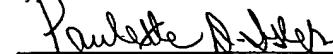
Assignee: DoubleCredit.com, Inc.
Inventor(s): JOHNSON, Lance; BUCKLEY, Brian;
KOCHER, Paul C.; & MEFFERT, Peter
Serial No.: Unknown
Filed: Herewith
For: Routing Methods and Systems for
Increasing Payment Transaction Volume and Profitability

CERTIFICATE OF MAILING
BY "EXPRESS MAIL" UNDER 37 CFR § 1.10

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I hereby certify that this paper and all enclosures are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR § 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C., 20231.

Type or Print Name of Person Mailing: Paulette D. Isler


Signature of Person Mailing

POWER OF ATTORNEY BY ASSIGNEE OF PATENT APPLICATION

Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231

Sir:

As the Assignee of the above-identified patent application, the undersigned hereby appoints the following attorneys, with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith and request that all correspondence and telephone calls in response to this application be directed to SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP, 525 University Avenue, Palo Alto, California 94301, Telephone No. (650) 470-4500:

Attorney	Registration No.
Ronald S. Laurie	25,431
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Thomas Raleigh Lane	42,781

Pursuant to 37 C.F.R. § 3.73(b), the undersigned certifies that it is the owner and Assignee of the entire right, title and interest in the above-identified patent application by virtue of assignment from the inventors to the Assignee.

Ownership by the Assignee is established as follows:

An assignment from the inventors of the matter identified above was recorded at the United States Patent and Trademark Office on [] at Reel [], Frame(s) [] through [].

An assignment from the inventors of the matter identified above is being filed herewith.

The undersigned has reviewed all the documents in the chain of title of the patent application matter identified above, and to the best of his knowledge and belief, title is in the Assignee identified above.

The undersigned hereby declares that all statements made herein of his own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under §1001, title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Date: 07 March 2000

Respectfully submitted,

DoubleCredit.com, Inc.

By:


Paul C. Kocher
Principal

DECLARATION FOR PATENT APPLICATION

As below named inventors, we hereby declare that:

Our residences and citizenships are as stated below next to our name.

We believe we are the original inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled "**Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability**" the specification of which

X is attached hereto.

— was filed on _____ as
Application Serial Number _____
and as amended on [date].

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 (a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate, listed below and so identified, and I have also identified below any foreign application for patent or inventor's certificate on this invention filed by me or my legal representatives or assigns and having a filing date before that of the application on which priority is claimed.

Number	Country	Day/Month/ Year Filed	Priority Claimed - Yes or No
N/A			

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

Application Serial No.	Filing Date	Status
N/A		

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements

were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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